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ABSTRACT

Volume 3 of the six-volume articulated elementary education career guide deals with the economic awareness level of career awareness and aims at developing student economic understanding. The lessons in the volume are divided and color-coded by grade level (primary levels 2 and 3 and intermediate levels 1, 2, and 3 corresponding respectively with grades K-6), and are categorized by subject area and career cluster (12 clusters in all). Each lesson includes references, instructional objectives, input (procedures), output (activities), and evaluation. The consumer--homemaker cluster is emphasized. Representative unit titles include: "Department Store Real Life Experiences;" "Consumers, Products, and Services;" and "A Play Store Becomes a Real Life Experience" for primary levels; and "Spelling Occupational Titles;" "Understanding Production, Distribution, and Consumption;" "Banking (A Mini Unit);" and "Some Workers Produce Goods, Others Produce Services, or Both" for intermediate levels. (JR)

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Volume

Elementary Career **3** Education Guide

ECONOMIC AWARENESS

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Career Development Project

435 Tenth Avenue Northwest
Watertown, S. Dak. 57201

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DEDICATION

This resource guide is dedicated to the Watertown elementary faculty, their principals, and administrators.

It is evidence of their work and commitment to the main thrust of the Career Development ideal, the self-actualization of every student who passes through the Watertown school system.

A special salute is made to the school board and residents of the Watertown community. Without their support these lessons and units would not be written.

Career Development Project

Watertown Ind. School Dist. No. 1

435 Tenth Avenue N. W.

Watertown, South Dakota 57201

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August 1973

PREFACE

The elementary faculty members of Watertown hope that the pioneering efforts expressed in this resource guide will assist other educators in converting their curriculum to one with a Career Development impact of their own creation.

The Career Development staff is grateful to other Career Development projects for their sharing of guides and materials, the influence of which cannot always be calculated fully.

It is not the thought of the Watertown teachers that this resource guide is complete and flawless. It is built to enhance the existing curriculum in Watertown, and to express the genesis of a new way of approaching education for American children. This is articulated to better prepare students for the multi-demands of the World of Work in a technological society. New ways of meeting this challenge continue to reveal themselves to our staff members.

The authors of this resource lesson guide desire to remain open to the challenge of the future and expect to continue to change as better methods appear to be successful with students.

Watertown teachers are excited by the possibilities of their Career Development Program and the motivating force which it provides for pupils such as this third grader, who, sans, grammatical accuracy, yet with poetic expression summed up how he felt about a field trip in this way, "I had joy all over me when I saw 'them' interesting things they were doing... and I remember what you said what 'them' logs were. Here is the answer, railroad ties, and I thank you truly for 'tacking' us there." There is, also, the sophisticated note to President Nixon from a fifth grade boy just before the 1972 elections. "If you do as well in the elections as you did in the mock elections at our school, you will win... I am getting a very good 'grounding' in being a superintendent of schools." Then, there was the fourth grader who wrote under an illustration, "Be polite when you ask for a job, and look 100%, and get right to work, and help others. Are you polite when you ask for a job?" Watertown teachers expect to continue to add worthwhile and viable material to this guide and do not feel that its production is finished. Will you, also?

INTRODUCTION

CAREER DEVELOPMENT "A, B, C's" FOR THE TEACHER

Helen K. Dickson
Elementary Curriculum Specialist
Career Development Project

WHAT IS THE GOAL OF CAREER DEVELOPMENT?

The goal of Career Development for K-12 is the self-actualization of every student. When a student understands himself in true perspective, he will be able to realistically set life-time goals and meet them. He needs to know his strengths. He needs to understand and be able to deal with his weaknesses.

WHAT COMES BEFORE SELF-ACTUALIZATION?

In order to have achieved these top priorities, he needs to have developed a set of values capable to assisting him to a sound philosophy of life. He needs, also, to have made a career choice, thereby gaining some individual autonomy in his life. He needs to feel, and have others agree that he can make mature decisions.

HOW CAN COUNSELING HELP?

Counseling can assist students toward making decisions which lead to self understanding. It can help these students resolve problems and lead them to relative happiness-success through their value setting.

WHAT HELPING ROLE DOES CURRICULUM PLAY?

A curriculum geared to Career Development can help students toward wise career choices through a diverse knowledge of the World of Work and the occupations it contains.

THE MOTIVATING FORCE OF CAREER DEVELOPMENT

In Career Development children are provided with a strong motivating force for becoming educated by relating careers and the World of Work to their existing studies. This can be achieved through an active blending of the academic with the vocational, integrating one into the other, and producing an educational impact which makes SENSE to the student, thereby releasing his human potential.

WHO COUNSELS IN ELEMENTARY SCHOOLS?

On the elementary level, trained counselors are few. Their work is diffused and meaningless to many of the children they need to serve through no fault of the counselors themselves. Existing counselors are overburdened at best, and find it virtually impossible to meet the demands of the work which confronts them. Effective counseling, then, falls squarely into the hands of the teachers, burdened as they are, and confronts principals whose training has often been authoritarian-centered, a highly acceptable approach in other moments of our nation's development. Career education provides a format for teacher-counseling action.

WHY ARE NEW TECHNIQUES DEMANDED?

Technology, the burgeoning increase in population, the rise and needs of minority races, changed concepts of morality in many homes. The losses of identity for many individuals, especially in the ghettos of our cities, have created an entirely different and often crushing demand on the schools, their administrations, and their teachers. Career education can assist students in finding and understanding themselves and others.

WHAT CAN ELEMENTARY TEACHERS DO?

Personal Recognition of Students

In every small way a teacher can maneuver, (s)he should let students know (s)he cares for them as individuals. A look, a pat, a chuckle go a long, long way.

William Glasser, psychiatrist, and author of Schools Without Failure and Reality Therapy in Los Angeles schools, advises teachers that students are role-oriented today. Because they see themselves being gobbled up by technological society as a number in place of a name, they feel the urge to establish their individual role as a person. From this base they will set their goals, and not before. Teachers, therefore, are challenged to teach from an individualized approach in basic skills such as reading and math. They can, also, recognize the student in individual acceptable personal ways. Goal setting is important to a student's future occupational success. Self understanding will assist him toward decision making when the time comes for it. This understanding should begin very early in a child's formative years.

Decision Making Techniques

Teachers can assist in decision making by encouraging participants in lessons requiring the use of techniques such as the inquiry method, brainstorming, and problem solving. These techniques, learned in the early years, will be applied easily later when career decisions are at hand. They are basic elementary practices in preparation for future years.

Inquiry requires the use of questioning approaches to discussion, while brainstorming includes the outpouring of idea after idea with free wheeling encouraged. Problem solving requires the participants to decide precisely what the problem is, and then suggest a myriad of possible solutions. When many solutions have been contributed the group involved in decision making decides on the best of the possible solutions. These methods need to be established early so that they can be easily used in life decisions.

Counseling-oriente. Lessons

Many counseling-oriented lessons can fit snugly into the informal part of the school day, just before or just after recess and before going home. They can include the teacher-selected books which point to value judgments, child-teacher cooperative creative writing having to do with personal feelings, filmstrips illustrating the needs in personality development, and publishers' curriculum kits which cover the entire gamut of feelings and value judgments. Throughout this guide teachers have been referring to curriculum materials and ideas which will be effective in teaching these lessons.

These do not replace Sunday School; they supplement its challenges, not through moralizing, but through assisting students not only to understand themselves, but, also, to understand others with whom they come in contact.

Curriculum-oriented Lessons -- The Curriculum Recipe

Let us reason, now how a teacher can plan Curriculum. Take any lesson which a teacher needs to teach, analyze it for the possibilities of integrating any of the eight different levels of Career Development awareness and some of the goals which are represented within them. What can one most readily teach presenting the subject matter in its best light? Will it be self, career, economic, or education awareness? Will it be appreciation-attitudes, beginning competency, decision making or employability? Perhaps to make the lessons especially dynamic several of these objectives may be accented. The teacher should make these decisions on the basis of the World of Work goals fitting the awareness levels which are most effective for these particular lessons.

Curriculum Tips Toward A Successful Recipe

Now the teacher plans his approach! What occupational cluster will be represented? To what developmental stage does he hope to appeal? What will the teacher present in the way of INPUT to the lesson? How should the children be grouped while receiving the teacher's information? Should they be quiet through the entire INPUT, respond in unison, read and recite, or what? Now, what OUTPUT in the way of activities are the children going to produce? What performance achievement is expected of them? Will they show improvement in understanding concepts and generalizations? How will these be measured in a pre-test and the post-test? What will students actually have learned in the way of factual information that was geared to the World of Work?

Checking Recipe Ingredients

Now, it is time for the teacher to check his plans. Is there some way that this lesson can be more humanistic slanted? Can technology be placed second rather than first? Remember, technology never invented anything. PEOPLE did! Technology does not make faultless checks on technology. PEOPLE often have to be called in to double check and regulate computer decisions. A case in point is the computerized rapid transit system problem in San Francisco. Whem materials move down an assembly line, it is PEOPLE who made it possible, not the machines. Anyone teaching students should keep this fact well in mind, and transfer the thinking successfully and dynamically to students.

Let us assume that a teacher has checked on the human approach to the lesson. Is every activity in the OUTPUT? Again, is it all 3-R activities which have been written in, or does the teacher have pupils groupingk and regrouping for vocational type enhancement as well as concrete-abstract teaching?

Next, check to see if students are to be exposed to a resource person on a field trip, and if so, are teachers going to follow advice in CAREER EXPLORATIONS, DESIGNS FOR FIELD TRIP REPORTING, or does anything suffice that might happen on the trip? (See Eric System VT 016 122; Order from: University of South Dakota Library or State Library Commission).

Finally, is the teacher planning at least one of the ten ways outlined in the booklet, CAREER EXPLORATIONS, to reinforce the field trip? Has (s)he thought of a creative reinforcement method of his or her own? Or, are results of the field trip lost forever in a maze of irrelevant published lessons which might appear to be high priority items to the teacher when (s)he returns with the class?

EVALUATING RECIPE OUTCOMES OF CAREER DEVELOPMENT PLANNING

The teacher may have developed a mini-unit, a maxi-unit, or an individual lesson, but it should be integrated into the regular curriculum; it should be relevant; it should be active and contain concrete experiences to blend with abstract concepts which are meaningful. This means active participation to illustrate passive ideas, i.e., the order of the successful Career Development units. These can and will, in a dedicated scope and sequence, lead toward SELF-ACTUALIZATION for every student. This is exactly what Watertown teachers were attempting to do when writing lessons printed in this guide.

Each one who moves from early childhood throughout adulthood, in a powerful curriculum such as this, should be more ready to do as Dr. Helling of the University of Minnesota suggests, successfully "integrate self with society" lasting an "entire life."

Could anything be more challenging for the 70's than this? In accomplishing this objective of the 70's, one is planning for the successes of this nation and its people for the 80's, 90's and the year 2000 A. D.

CAREER DEVELOPMENT RATIONALE AND THEORIES

RATIONALE:

After reviewing the literature in regard to Career Development theory, and discovering the works of Ginzburg, Ginsburg, Axelrod and Herma, Donald Super, and those of John Holland, as well as others, one reasons that an understanding of the theories should assist greatly in the development and understanding of curriculum.

THEORIES:

According to Samuel H. Osipow, Prof. of Psychology, Ohio State University, we know a number of generalizations about career development. It is a socially bound process, is characterized by changes both within the individual and external to the individual, is often accompanied by anxiety, the fear being implied of choosing something at which one may fail, and choosing something that one does not like. Abilities play an important role in Career Development and interest serves as a predictive "ceiling", while abilities serve as a predictive "floor".

John Holland expresses the idea that there is something systematic about Career Development preferences. They seem to come about in a developmental manner and are facilitated by particular tasks in significant institutions.

Ginzburg's theory "is developmental in nature of the process" of vocational change, and Super's theory lists life stages of vocational development. The table below compares the two theories as they relate to school children:

Ginzburg:	Super:
Fantasy Period - Birth - 11 years	Growth Period - Birth - 14 years
Tentative Period - About - 11 years	A. Fantasy: Age 4-10
A. Interest-Identification and Understanding	B. Interest: Age 11-12
B. Capacity-Abilities-Values	C. Capacity: Age 13-14
C. Transition-Composite View	Exploration Period - Age 15-25
Interests	A. Tentative: Age 15-17
Values	B. Transition: Age 19-21
Capacities	C. Trial: Age 22-24
Realistic Period - Around 18 years	

Roe's Theory emphasized development in another way stating that a child moves toward or away from interpersonal activity in early childhood. Roe developed an occupational classification system which some of Osipow's research data refutes.

John Holland postulated six types of individuals: the realistic, the investigative, the social, the conventional, the enterprising, and the artistic.

Osipow points out that it is important that factors lying outside the individual be taken into consideration such as social class membership, sex, race, sometimes finances, the state of the economy, and where a person lives. All of these social systems are brought to bear in career development.

Super often discusses the vital importance of the Self Concept and lists suggested vocational development tasks:

Preschool Child

1. Increasing ability for self-help.
2. Identification with like-sexed parent.
3. Increasing ability for self-direction.

Elementary School Child

1. Ability to undertake cooperative enterprises.
2. Choice of activities suited to ones' abilities.
3. Assumption of responsibility for one's acts.
4. Performance of chores around the house.

CONCLUSIONS:

The Career Development staff has chosen to use Super's Theory chiefly as a basis for planning since Self Awareness plays a large part in curriculum. We feel this concept is important for elementary children.

It would seem that the vocational developmental tasks of Super are reasonable ones. It also, appears to some of our Watertown principals and to the curriculum specialist that ages 9 and 10, about the fifth school year, students vary as to a Fantasy Stage and/or a Beginning Interest Stage. Because of mental maturity, some children in the chronological age of ten, may be displaying more interest orientation than fantasy thinking.

Curriculum workshop people have identified the years K-4 as a Fantasy Period and the sixth school year as being more of a "Growth-Interest Period". Noting Ginzburg's statement that the "fantasy period" changes to a "tentative period" near age 11 years, we have identified the fifth school year as being a "Growth-Fantasy + Beginning Interest" period.

One might note that Ginzburg and Super's Fantasy periods seem to cover about the same chronological ages of children.

We would agree with Osipow that "programming of career education should not be too rigid or too tightly conceived, that new ideas of career education recognize the developmental nature of careers, that changes occur with growth and maturity, and that attitudes are continually being formed toward making educational and vocational decisions."

CLUSTERS

Watertown, South Dakota schools use twelve elementary curriculum clusters to allow a practicable application if the core approach is used in the reorganization plans of the junior high school.

Agribusiness
Communicative Arts
Consumer and Homemaker
Construction
Financial and Business
Health Occupations
Hospitality and Recreation
Manufacturing
Natural Resources and Environment
Personal Service
Public Service
Transportation

Watertown examples of occupations are shown here for each cluster. This is not to imply exclusion of occupations outside of Watertown. It is merely organized in this manner for the sake of references and easy understanding.

CLUSTER EXAMPLES

AGRIBUSINESS

1) Livestock Feeder
2) Dairy Farmer
3) Veterinarian
4) Poultry Processor
5) Hatchery Manager
6) Seed Processor
7) Feed Processor
8) Government Agent
9) Implement Dealer
10) Farm Management Specialist
11) Farm Products Manufacturer
12) Farm Insurance Agent

COMMUNICATIVE ARTS

1) Radio Announcing
2) Journalism
3) Newspaper Advertising
4) Printing
5) TV Production
6) Freelance Journalism
7) Sign Design
8) Library Science
9) Music Instruction
10) Music Merchandising
11) Artist or Ballet
12) Drama
13) Computer Science

CONSUMER & HOMEMAKER

1) Food Service Manager
2) Dietician
3) Drycleaner
4) Clothing Store Manager
5) Fabric Store Manager
6) Interior Decorator
7) Upholsterer
8) Flower Shop Manager
9) Landscape Architect
10) Extension Agent
11) Butcher
12) Supermarket Manager

CONSTRUCTION

1) General Contractor
2) Architect
3) Draftsman
4) Carpenter
5) Electrician
6) Heating & Colling Contractor
7) Landscape Architect
8) Building Products Wholesaler
9) Plumbing & Heating Wholesaler
10) Glass Contractor
11) Cement Products Manufacturer
12) Realtor

CLUSTER EXAMPLES (Continued)

FINANCIAL & BUSINESS SERVICES

1) General Banking Services
2) Trusts
3) Banking Loans
4) Credit Bureau
5) Insurance Co.
6) Accountant
7) Insurance Agency
8) Realtor
9) Office Machines
10) Commercial Loan Office
11) Commercial Property Management
12) Chamber of Commerce

HEALTH OCCUPATIONS

1) Hospital Administrator
2) Nurse
3) X-Ray Technician
4) Physical Therapist
5) Physician
6) Mental Health Administrator
7) Nursing Home Administrator
8) Dentist
9) Dental Assistant
10) Optometrist
11) Optician
12) Dental Lab Technician

HOSPITALITY & RECREATION

1) Game, Fish & Parks Department
2) City Recreation Director
3) Sporting Goods Manager
4) Movie Theater Manager
5) Nightclub Manager
6) Bowling Alley Manager
7) Athletic Director
8) Boy Scouts-Girl Scouts
9) Travel Agent
10) Motel Operator
11) Sports Editor
12) Flight Instructor

MANUFACTURING

1) Quadee (Rubber Products Co.)
2) Midtex (Electronics Parts Co.)
3) Monument Works
4) Chickasha (Mobile Homes)
5) Schweigers or Pepsi Bottling Co.
6) Concrete Products Co.
7) Woodworking Co.
8) Poultry Processors
9) Sign Manufacturing Co.

NATURAL RESOURCES

1) Weather Bureau Representative
2) Conifer Nursery
3) Game, Fish & Parks Department
4) Soil Conservation Service
5) County Extension Office
6) Sanitation Department
7) Water Purification Department
8) Bureau of Reclamation
9) Sand & Gravel Company
10) Lumber Yard
11) Fish Hatchery
12) Army Corps of Engineers

PUBLIC SERVICE

1) Model Rural Development
2) City Government Administration
3) County Government Services
4) Law Enforcement
5) Fire Protection
6) Municipal Utilities
7) Post Office & Civil Service
8) Employment Services
9) Welfare Office
10) State Government Services
11) School Administration
12) Lawyer

CLUSTER EXAMPLES (continued)

TRANSPORTATION

1) Airline Representative
2) Motor Freight Representative
3) Auto Mechanic
4) Diesel
5) Auto Parts Person
6) Auto Sales Person
7) Oil Pipeline Representative
8) Railroad Representative
9) Highway Department Representative
10) F.A.A. Representative
11) Bus Company Representative
12) Post Office or United Parcel Service Representative

PERSONAL SERVICE

1) Barber
2) Cosmetologist
3) Radio-TV Repairman
4) Watch Repair Person
5) Mortician
6) Child Care Specialist
7) Tailor
8) Gardener
9) Tax Consultant
10) Carpet Cleaning Specialist
11) Furniture Repair Person
12) Taxi-Driver
13) Public Stenographer
14) Pet Shop
15) Appliance Repair Person

OVERVIEW

The main divisions of this lesson guide are the eight levels of awareness which lead to life-time targets.

CAREER DEVELOPMENT

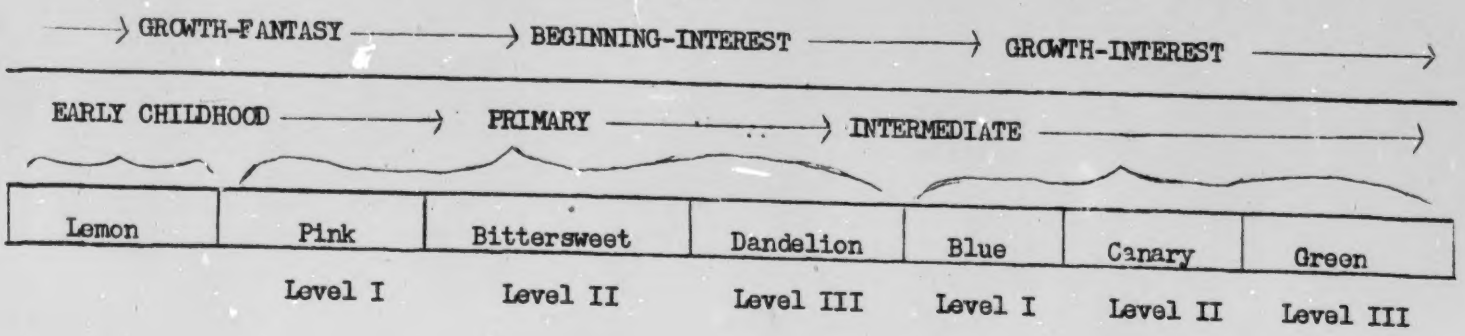
Objectives	Leading to	Life-Time Targets
Self Awareness		Self Identity
Career Awareness		Career Identity
Economic Awareness		Economic Understanding
Beginning Competency		Employable Skills
Appreciation-Attitudes		Social Self Fulfillment
Decision Making		Career Decisions
Education Awareness		Education Identity
Employability		Career Placement

Within each category, the guide is divided into developmental stages as delineated by Donald Super, vocational authority. Inasmuch as the Watertown philosophy in theory and practice is based upon belief in Individualizing Instruction, we have organized these programs into units with suggested appropriateness for early childhood (kindergarten), primary level (Grades 1-3), and intermediate (Grades 4-6).

This leaves an assignment of levels to the discretion of non-graded teachers as their school needs dictate. Career Development Goals as designed for the Watertown Project appear in their entirety after each level of awareness. They are accompanied by instructional objectives and other criteria basic to an excellent lesson.

Each developmental stage is color-coded corresponding roughly to traditional grade levels to provide guidance to the teacher in determining appropriateness for pupils at various stages. The diagram on page xiii shows in graphic form the progression of Developmental Stages, traditional elementary school levels, and the corresponding color code.

DEVELOPMENTAL STAGE CONTINUUM



CAREER DEVELOPMENT

ECONOMIC AWARENESS

RATIONALE:

Economic awareness is a prime and necessary objective of career education. It will lead to a life-time target of economic understanding.

There is a strong relationship between career awareness and economic awareness. (See career awareness #2, 5, 6, 10).

* Economic awareness is a perception process. It involves recognition and understanding of production, distribution and consumption. This perception leads to a lifetime of economic understanding. It will assist a person in solving personal and social problems in an economic environment.

* In the civilization in which we operate, a social being needs, also, to accept the inevitability of society's expectations that one will operate within a career and receive economic rewards for doing so.

GOALS:

In working with the precept of economic awareness, the teacher should adopt these goals in the form of concepts and generalizations developed within the instructional design:

* Supply and demand help determine career choice.

* Some workers produce goods, others produce services, some produce both.

* Specialization leads to interdependence between people.

* Geographical location determines kinds of work found.

* The system of government of the United States influences its economic system in operation and vice versa.

Examples of ideas which need to be understood:

Federal Government controls of gold-silver-paper
(money supplies as a media of exchange)
Treasury Department
Federal Reserve System
Corporations
Stock and Bond Markets
Individual Enterprise
Banking System, etc.
Taxation with representation

(All of these systems listed influence and serve a worker. They color to some degree his ability to succeed economically as he must operate within their structures.)

* Money is a media of exchange in our society.

* People earn money through working, savings, and investments. Some people inherit money or goods their families have earned.

* The amount of money earned is influenced by skill, education, ambition, and ability. This can influence ones life style and ones occupational roles.

* There is a range of social and economic benefits associated with various occupations. Workers use money to pay for goods and services which they require for their family to supply food, clothing, shelter, and miscellaneous items.

* There is a relationship between present and anticipated occupational status to economic trends which are found in a student's community, state, and nation.

ECONOMIC AWARENESS

TITLES	INTEGRATION	CLUSTERS	PAGE NOS.
DEVELOPMENTAL STAGE: GROWTH-FANTASY			
	PRIMARY Level II		
Dept. Store Real Life Experiences	SS	Consumer & Homemaker	1
Field Trip to a Grocery Store	SS	Consumer & Homemaker	2
Stock Farm Work	SS, LA; A	Agri-Business	5
	Level III		
Consumers, Products, and Services	SS; LA	Consumer-Homemaker	6
(A) Play Store Becomes A Real Life Experience	Multi-Math SS	Consumer-Homemaker	8

ECONOMIC AWARENESS

TITLES	INTEGRATION	CLUSTERS	PAGE NOS.
DEVELOPMENTAL STAGE: GROWTH-FANTASY			
INTERMEDIATE			
Level I			
Let's Work with a Concrete Problem	M R	Consumer & Homemaker	10
Spelling Occupational Titles	Sp. R. SS.	Consumer & Homemaker	12
DEVELOPMENTAL STAGE: GROWTH-FANTASY-BEGINNING INTEREST			
Level II			
Economics in Oil Discovery	LA & Writing	Natural Resources & Environment	15
Explorations in Consumer Career Education	M	Consumer & Homemaker	16
Transportation by Rail	SS; LA	Transportation	18
Understanding Production, Distribution: Consumption	R	Consumer & Homemaker	20
Working in U.S. Communities	SS, LA; Writing	Financial & Business	21
DEVELOPMENTAL STAGE: GROWTH-INTEREST			
Level III			
Banking (A Mini Unit)	M; LA	Financial & Business	22
Conservation of our Wild Life & Fish	S, LA: A	Natural Resources & Environment	32
Daily Newspaper Services	LA	Communicative Arts	35
Manufacturing Currency	SS, M; R	Manufacturing	37
Some Workers Produce Goods, Others Produce Services, or Both	SS; LA	Construction	38
Making Choices in Economics	LA; SS	Consumer & Homemaker	40

ECONOMIC AWARENESS

PRIMARY
Level II

DEPARTMENT STORE REAL LIFE EXPERIENCES

Consumer & Homemaker Cluster

Primary Awareness: Economic

Subjects: Social Studies; Reading; Language Arts

REFERENCES:

Stores in the City; filmstrip, Curriculum Filmstrip 115; full color

INSTRUCTIONAL OBJECTIVES:

Given the study of marketing and distribution in a department store, students will demonstrate ability to purchase items at the store.

INPUT:

Procedure:

* Teacher will assemble children in a circle to exchange ideas about what a department store might be like and how it might differ from a neighborhood grocery store.

* Teacher arranges field trip to a department store taking along aides and mothers.

OUTPUT:

* Children decide what a "department" is.

* Children imagine different items that could be purchased in a department store and decide in which department they might find the item.

* They view the filmstrip, Stores in the City.

* Class clips department store advertising from the newspaper.

* Class role plays selling and purchasing these items.

* Children walk through entire store.

* Children break into groups with appointed aides and mothers and visit selected departments.

* Children purchase with class money an item from the department they visit, preselected from the advertisements.

EVALUATION:

Outcome:

Children demonstrate through role play and/or real life experience ability to purchase advertised items chosen by the class from newspaper department store advertising.

FIELD TRIP TO A GROCERY STORE

Consumer & Homemaker Cluster

Primary Awareness: Economic; Career

Subject: Social Studies

INSTRUCTIONAL OBJECTIVES:

Given a field trip to a grocery store, the children will be able to produce a chart telling about the different tasks and duties of workers in the grocery business.

INPUT:

Children will be taken on a field trip to the grocery. They should be prepared for career and economic awareness information to be learned.

OUTPUT:

* Upon returning from the trip they should make a chart including in a creative way pictures of what is remembered about the trip.

EVALUATION:

Outcome:

Children should be able to tell about:

Workers in the grocery store, their work titles, and the kinds of work they can do.

(See example of A Student Chart)

STUDENT CHART WORK DESCRIBING FIELD TRIP

Mrs. Kathryn Sackreiter
McKinley School
Second Grade

Explanation to Teachers:

Children in the Second Grade took a field trip to a local grocery.

This chart developed as shown herewith, was a reinforcement to the trip. The children wrote the chart with teacher's help and used it as a basis for a puppet show. Puppets were sack puppets made by the children.

Our Field Trip

One day we went on a field trip to Skaggs. We went on the bus. Mrs. Kaaz and her pupils, Mrs. Dickson and Mrs. West went with us.

Mr. Miner took us to the dungeon. We saw many boxes of jam, syrup, and many other things. There were many clever sayings on the boxes. Mr. Miner also used some of these sayings in his talk. Some of these sayings are:

Play at Work -- Work at Play.

Do your thing well.

Kindness plows deep all day.

Haste is often hard work.

I get to work today.

Truth is a strong stick.

It is nice to get up in the morning.

Keep your tugs tight.

Forgiving is a good itching point.

Ride loose in the saddle.

False deeds are thin ice.

We need big horses and little ponies.

A kicking mule can't pull.

Some of the children tasted raw peanuts and Indian ears. We saw a meat freezer.

Mr. Miner did a trick. He made a knot disappear from a piece of rope.

Then we went upstairs. Mr. Melander showed us around the store. He told us all about meat, salad dressings and coffee. He told us how they ordered food for the store. He showed us the door through which the food is delivered.

Mr. Miner told us about fruits. He gave us some apples. We liked the Yellow Transparency best.

We went to the check-out counter. We learned how they check out customers and weigh food.

Mrs. Dickson told us about the people who work in shops up the street. We talked to a policeman.

At school we had our treat from Mr. Miner.

STOCK FARM WORK

Agri-Business Cluster

Primary : Awareness: Economic

Subjects: Social Studies; Language Arts

REFERENCES:

Different breeds of cattle on portable bulletin boards
Dakota Farmer; Successful Farming; U.S. Dept. of Agriculture Bulletins

INSTRUCTIONAL OBJECTIVES:

Given the study of the economics of a stock farm, students will be able to tell that it costs money to raise stock and that farmers try to earn a profit from stock farming.

INPUT:

The teacher will develop World of Work concepts through a field trip and these questions:

* Does anyone in the group know what is meant when we speak of a stock farm?
* Would it be fun to visit a stock farm? Why?
* What kind of work is done on a stock farm?
* What kind of service is rendered by the stock farm?
* Would the work on a stock farm appeal to you?
* Would this kind of work make you comfortable?
* Would it be fun to live on a stock farm? Why?
* Do you feel that a stock farm has a value to our society?
* Does it cost money to keep the stock on a farm?
* Why is it important to sell the stock that is raised?

EVALUATION:

Outcome:

Children will demonstrate ability to answer the following economically-oriented questions about a stock farm:

* What makes it cost money to raise stock?
* Why do farmers need to sell the stock they raise?

ECONOMIC AWARENESS

PRIMARY
Level III

CONSUMERS, PRODUCTS AND SERVICES

Consumer & Homemaker Cluster

Special Education and Primary

Awareness: Economic; Career; Self; Decision Making

Piloted by: L. Gunderson
P. Horner

Subjects: Social Studies; Language Arts

REFERENCES:

#3 Peabody Kit Occupation Cards
EduCraft "What Else Do Mothers Do?"
"What Else Do Fathers Do?"
WOW Series Filmstrip; Record
SRA Families at Work
Record #4

INSTRUCTIONAL OBJECTIVES:

Given the many opportunities the community World of Work offers to individuals, children will be able to tell what the mothers and fathers of the class do to make a living.

INPUT:

* Show filmstrip/record on "What Else Do Fathers Do?"
"What Else Do Mothers Do?"
* Prepare questionnaire for interviewing parents about their careers.
* Teacher will conduct a mock interview.
* Divide the children into groupswith adult supervision in each group to report their findings.
* Return to large group and make lists on the board of places of work.
* Locate places of parents' work on map of community.
* Play SRA Record #4 to introduce consumer, products, and service. Continue by using the occupation cards from Peabody to play the game explained on SRA record.
* Play charades to depict parents work.
* Make four-stage fold out drawings showing what their fathers or mothers do during the day.

Procedure:

Children may work in large or small groups or independently depending upon the activity.

OUTPUT:

* Children observe mock interview and fill in questionnaire.
* Children make an oral report to their respective group as to result of interview.
* Each child goes to the map to locate his parents' place of employment in the community. Play Goods and Services game.
* Children work in committees of three to play charades.
* Children produce drawings of parents work. Each child draws his parents on the goods and services chart.
* Children make dioramas of parents working.
* Group parents' occupations into career clusters and develop job family charts if applicable.

EVALUATION:

Outcome:

Children will be able to tell their own mother's and father's work, specifically where they are employed, and/or to what cluster their occupations belong, and/or what goods or services they perform.

A PLAY STORE BECOMES A REAL LIFE EXPERIENCE

Consumer & Homemaker Cluster

Primary

Awareness: Economic; Appreciation; Attitudes

Piloted by Cynthia Barber

REFERENCES:

Multi-Math; Social Studies

INSTRUCTIONAL OBJECTIVES:

Given the practice of working in a play store, pupils will show that they have developed the skills necessary for merchandising in a retail outlet store.

INPUT:

Given the opportunity to teach about using money as means of exchange, the teacher will develop the following concepts:

* The dignity of work.
* Many people work for us in supplying our basic needs of food, clothing, and shelter.
* Stores and shopping centers are available for our convenience in obtaining supplies.

Procedure:

Children will discuss questions previously prepared by them during a language arts period. A circle meeting will be effective. Make each child feel his contribution is important to the group. The discussion content will center on the development of the concepts in the Input.

OUTPUT:

All children will participate in making change while the store is being operated. Some children will work at their desks with prepared sheets as others perform at the overhead projector.

Children will rotate positions being clerk, checker, and a customer at the "Corner Store". The store will be operated on a permanent basis with simple school supplies available. Children will take turns as salesmen as assigned for one day a week.

Original crafts may be sold when other classes, and/or parents are invited to the school. Advertising could be created for these. Children will learn to make correct change in groups of three or in free time.

EVALUATION:

Outcomes:

Children will be able to tell:

* Why store work is dignified, and/or,
* How clerks supply our basic needs, and what other people do who may handle the supplies before the clerks get them, and/or,
* How difficult it might be to furnish our needs without stores, and/or,
* Students will be able to make change.

ECONOMIC AWARENESS

INTERMEDIATE
Level I

LET'S WORK WITH A CONCRETE PROBLEM

Consumer & Homemaker Cluster

Intermediate Awareness: Economic

Piloted by: Sylvia Barr

Subjects: Math; Reading

INSTRUCTIONAL OBJECTIVES:

Given a recent newspaper, the students will demonstrate that they can compare the cost of groceries by participation in a buy-sell bargain-hunting exercise.

INPUT:

The teacher will explain to the group: You have a budget of $35.00 for a family of four to spend on an imaginary shopping trip. You may spend as much of the money for groceries as you think necessary. You may include cleaning supplies on your grocery list.

Procedure:

Regular classroom setting. Students supplied with a variety of newspapers.

OUTPUT:

The students will:

* List grocery items and their cost.
* Obtain a recent newspaper in which grocery ads from several supermarkets appear.
* Make a list from this paper including the unit price and the total price of each item.
* Total purchases and subtract from $35.00.
* Have a partner be the clerk as you pay your bill, make sure the partner gives students the correct change.
* A few items are included to get you started.

Good luck! Your shopping spree is just beginning.

No.	Item	Unit price	Price per pound	Total Cost
1	Rice Krispie	.53		.53
1	Carrots	2/.29		2/.29
2 lb.	Bananas	.10		.20
5 lb.	Roast		1.09	5.45
2 gal.	Milk	1.10		2.20

J.C. Penney Co.

* How much would you pay for a pair of jeans, a shirt, and a pair of tennis shoes for a man? How much change would you receive from $10.00?

* Buy any 3 articles of clothing for a woman or a girl. What is the total cost?

Ben Franklin Store

* What would it cost to buy 3 things you could use in your home?

* What change would you receive from a $5.00 bill?

* What would it cost to buy 3 health and beauty aids?

* What is the total cost of a toy, a box of envelopes, and a sewing chest?

EVALUATION:

Level of Performance:

Children will be able to answer the following questions:

* Can you find the total amount you spent in the J.C. Penney Co.?

* The total amount you spent at the Ben Franklin Store?

* The total amount you spent in both stores?

SPELLING OCCUPATIONAL TITLES

Consumer & Homemaker Cluster

Intermediate Awareness: Economic

Subjects: Spelling; Reading; Social Studies

REFERENCES:

Your Community Social Studies; Guide Scope & Sequence
"Come to Work With Us in a Dept. Store"; Sextant Systems, Inc., Milwaukee, Wis.

INSTRUCTIONAL OBJECTIVES:

Given the lesson on understanding more about the interdependence of workers in just one business in our country, the children will show that they have the 17 different kinds of workers in one dept. store working together to provide goods through their services by telling the work each person does, spelling their occupational title correctly, and making a Job Family wheel.

INPUT:

Procedure:

A creative spelling lesson described in Random Activities for Elementary Career Education, the lesson sheet is supplemental to this, will be taught the children from the Glossary in the back of the book. Each child will be assigned one career.

If children demonstrate a continuing interest - average about a 93% overall average on the creative spelling lesson based on the Glossary, and make a good attempt to read and role play, their level of performance is satisfactory.

OUTPUT:

One child will be assigned the department store on page 9. He will study, read the page about his career, and be ready to pantomime his job. All jobs are listed on the board. Each child pantomimes and pupils guessing the job may pick its nomenclature or job title and cluster from the board. If they cannot guess the career, the student may read aloud the description calling on one person to answer. If that person can't respond correctly, the student tells the answer and the work progresses.

EVALUATION:

Level of Performance:

Children as a group, should be able to select at least 8 workers from the pantomimed group; they should be conversant with the tasks of the workers which they know have been pantomimed. They will be able to spell these 8 correctly. If they do not understand at least 8 on the average, another day, children should be assigned to a job family team to research information via books or resource people. (Children select team duties from suggested list.)

Additional Comments: Job Family of a Dept. Store

1. Buyer
2. Receiving Clerk
3. Stock Clerk
4. Advertising Mgr.
5. Shipping Clerk
6. Security Guard
7. Window Trimmer
8. Inside Display Person
9. Credit Mgr.
10. Training Supervisor
11. Phone Order Clerk
12. Store Mgr.
13. Salesperson
14. Alterations (sewer)
15. Lay-Away Clerk
16. Wrapper
17. Customer Service Clerk

This kind of an exercise can be worked with any careers.

Creative Spelling Lesson for Students

from Random Activities for Elementary Career Education
Helen K. Dickson

Procedure:

1. Find the words on the back of the card you are interested in using.
2. Have three of your best writers list the words on the blackboard.
3. Have students finding words which they already know something about.
4. Ask them to tell about the word.
5. Have everyone imagine that they can see the word on a make-believe TV screen. (We often call it the "mind's eye.")
6. Have everyone double check to see if that is the word that they had on their TV screen. If they made an error, have them close their eyes, and mentally erase the error, and see the word as it should appear.
7. Now they are ready to show the word through actions and feeling. (No talking allowed! Just pantomime drama!)
8. Other students try to recognize the word and tell why they recognized it.
9. Teacher, don't fail to praise those children who have used actions which are clear and definable. Praise the reactions, also, Not gush, but sincere praise!
10. Now, it is time for everyone to write the words on a paper at their desks. If you have a poor speller, give him a chance to make them on a flannel board or work with flannel letters. This way, they have a chance to touch the words, too.
11. Have everyone listening for the child contributing the checking of the spelling.

ECONOMIC AWARENESS

INTERMEDIATE
Level II

ECONOMICS IN OIL DISCOVERY

Natural Resources & Environment Cluster

Intermediate Awareness: Economic

Subjects: Language Arts; Creative Thinking; Writing

REFERENCES:

"Invitations to Speaking & Writing Creatively"
"A Big Strike At Home"; Unit 13, pg. 49 Guide
Gin & Co., Boston, Mass. 02117, Copyright, 1965.

INSTRUCTIONAL OBJECTIVES:

Given the necessity for students to understand the economic impact of discovery of natural resources, students will be able to brainstorm a list of the many economic outcomes and community changes generated by an oil strike.

INPUT:

Students will read, "A Big Strike At Home".

They are asked a "What Do You Suppose" question regarding consequences of oil discovery.

Procedure:

Participation in "supposing" should be encouraged by a positive attitude of genuine interest being generated by the teacher.

OUTPUT:

Hopefully, the students will put together many consequences in written form.

EVALUATION:

Outcome:

The children, as a group, will be able to brainstrom the many community economic outcomes of an oil strike. The list will be a result of lively group interaction.

Example to begin:

1. An oil refinery may be built nearby.

EXPLORATIONS IN CONSUMER CAREER EDUCATION

Consumer & Homemaker Cluster

Intermediate

Awareness: Economic Awareness

Piloted by: LaVera Casey
Blanche Christiansen

Subjects: Math

INSTRUCTIONAL OBJECTIVES:

Given a math period to provide an understanding of consumption of goods, students will demonstrate ability to judge a good purchase by being able to compute cost per oz.

INPUT:

Provide empty food and cleaning product containers of different brands showing net weight and price; e.g. - two coffee cans; two soap powders; two cookie boxes.

Procedure:

The teacher will demonstrate the procedure for computing the cost per ounce of products to compare price.

16 oz. = 1 lb.

.48 ÷ 12 oz. = .04 per oz. for Brand A
.56 ÷ 16 oz. = .03½ per oz. for Brand B

32 oz. = 1 qt.

.36 ÷ 24 oz. = .01½ per oz. for Brand A
.48 ÷ 32 oz. = .01½ per oz. for Brand B

OUTPUT:

Children construct chart showing price per ounce for various products.

Product	Weight or Measure	Price	Price per ounce
Cereal	18 oz.	54¢	
Fruit Punch	20 oz.	30¢	
Canned Soup	8 oz.	20¢	
Tomatoes	15 oz.	45¢	

Have children choose three products from their cupboards at home and by setting up a chart compute the price per ounce. Compare prices of similar products with other children.

EVALUATION:

Outcome:

The children will be able to tell how to compute the conversion of ounces into lbs. They will be able to judge if choices of canned goods, etc., are an economically successful purchase in a 3 item test.

TRANSPORTATION BY RAIL

Transportation Cluster

Intermediate Awareness: Economic

Subjects: Social Studies; Language Arts

REFERENCES:

Occupational Outlook Handbook; U.S. Dept. of Labor, Bulletin, 1700; Miscellaneous Encyclopedias

INSTRUCTIONAL OBJECTIVES:

Given the study of transportation, students will be able to tell about three railroad workers who need each other's work to be successful in their occupational tasks.

INPUT:

The instructor arranges:

Interviews of railroad workers on location.

Model building and investigation of railroad information.

* railroad time tables and brochures
* labor union information regarding occupational nomenclature
* encyclopedias and hobby magazines
* Occupational Outlook Handbook
* instructor-prepared tape recording of mixture of sounds around a railroad
* tape recording of resource people using railroad display (This display is entitled, WHAT OCCUPATIONS USE THIS TERMINOLOGY? Sub-heading, "Does this affect your life?")

Procedure:

Committees may be formed to begin researching information using any method. (Interviews with railroad personnel and visiting the railroad yard would be proper at this time.)

OUTPUT:

* Each committee could choose a basic product transported by the railroad and trace it from source to final use. (Example: Trace the involvement of railroad personnel in processing lumber--from transporting trees out of the forest to using this lumber in buildings or other finished products.)

* Charts could be assembled to show the dependence of one job on the rest.

* Railroad personnel and people with related occupations will serve as resource people.

* Each child should adopt a specific railroad occupation and become an expert.

OUTPUT (continued)

* Draw a scale map of the railroad yards in your city with the locations of the major businesses or industries served.

* Write a creative story based on a railroad worker who impressed students during the interview.

* Make a photo display showing a typical day for the specific railroad occupation students individually studied in depth.

EVALUATION:

Outcome:

Children will be able to tell three railroad workers who depend on each other's work tasks in performing their jobs.

UNDERSTANDING PRODUCTION, DISTRIBUTION: CONSUMPTION

Consumer & Homemaker Cluster

Intermediate — Awareness: Economic

Subject: Reading

REFERENCES:

Planning Meals & Shopping; Ann A. Weaver, Fearon Publ., Lear Siegler, Inc., Belmont, California.
"Planning Meals for a Week", pg. 16; "Making a Shopping List", pg. 21; "Choosing a Food Store", pg. 32.
Multi-Text Reading

INSTRUCTIONAL OBJECTIVES:

Given consumer guidance and nutritive understanding, boys and girls will be able to demonstrate the economically sound planning of meals by group planning of three meals and the selection and making of one of the meals.

INPUT:

Procedure:

The teacher will present selected lessons as indicated in Planning Meals & Shopping. Students may call on teacher or a group member for reading assistance.

Students will be divided into three groups to plan:

a breakfast
a luncheon
a dinner

OUTPUT:

* Students will plan meals in divided groups.
* Students will make selection of a group plan which they would like to perform in the classroom.
* They will then carry out the plan by shopping, cooking, setting the table, and inviting guests to eat the meal with them.

EVALUATION:

Outcome:

Students will be able to plan and successfully execute the preparing of a meal.

WORKING IN U. S. COMMUNITIES

Financial & Business Cluster

Intermediate

Awareness: Beginning Competency; Economic

Subjects: Social Studies; Cursive Writing; Creative Writing; Art

REFERENCES:

"Working in U.S. Communities"; SVE Filmstrip Word Games
Rockland, Maine - A Coastal Community
Douglas, Wyoming - A Ranch Community
Flagstaff, Arizona - A Service Community
Old Sturbridge & Mystic Seaport - A Historic Community

INSTRUCTIONAL OBJECTIVES:

Given an economically-oriented community as opposed to a different kind of community, dioramas reflecting these economics will be produced by students based on information learned from audio visual materials.

INPUT:

Procedure:

* Show a different kind of community each day using a filmstrip and cassette as a basis for concepts to be learned.

* Provide boxes and construction paper, plaster of paris, clay, plastic or any moldable materials, and miscellaneous raw materials which are usable for making dioramas with features reflecting each community shown.

* Display dioramas in the school library so that they can be shared and students can experience pride in workmanship.

OUTPUT:

* Students will make the dioramas.

* Pupils will plan a simple statement describing a coastal community, a ranch community, a service community.

* Dioramas should be planned to reflect and demonstrate the economic aspects of a coastal, ranch, or service community.

EVALUATION:

Outcome:

Students will be able to demonstrate:

* good planning of the dioramas which is obvious from their appearance.

* neatness, attractiveness, and an especially fine representation of the economic information learned.

ECONOMIC AWARENESS

INTERMEDIATE
Level III

BANKING, A MINI UNIT

Financial & Business Cluster

Intermediate Awareness: Economic

REFERENCES: See Unit

INSTRUCTIONAL OBJECTIVES:

* The students will be able to name at least 5 job opportunities found in a bank.
* Given all the information regarding the writing of a check, the student will be able to write a check correctly and fill in the stub for the check.
* The students will be able to name at least 4 services offered by a full-service bank.

INPUT:

See accompanying unit.

OUTPUT:

See activities in unit.

EVALUATION:

Outcome:

Children will demonstrate:

* how to write checks and fill in check stubs, and/or,
* at least 4 of the different services of a bank, and/or,
* how to describe any of 5 different job opportunities found in a bank.

PREFACE

This unit was developed when some of the students in the room showed an interest in banking. Two boys were accepting deposits from their friends and cashing checks drawn against the deposits. They lacked an adequate accounting system and were losing money. To capitalize on the interest in the room this unit was taught. Mrs. Dickson of Career Development helped by finding material for the unit and by arranging a field trip to a local bank.

OUTLINE

I. Banking Corporations

- A. Charter
  - 1. State
  - 2. Federal
- B. Stock
  - 1. Stockholders
  - 2. Stock certificates
  - 3. Stockholder's meeting
    - a. Proxy
    - b. Vote per share
- C. Board of Directors
  - 1. Election
  - 2. Duties

II. Banking Organization

- A. Stockholders
- B. Board of Directors
- C. President
- D. Bank Staff
  - 1. Loan officer
  - 2. Cashier
  - 3. Auditor
  - 4. Bookkeeper
  - 5. Teller
  - 6. Insurance officer
  - 7. Public relations and advertising officer
  - 8. Trust officer

E. Banking Services
1. Checking accounts
2. Savings accounts
3. Safety Deposits
4. Insurance
5. Loans
6. Financial counseling
7. Trust funds
8. Sale of government bonds, money orders, cashier's checks, traveler checks, bank drafts, etc.
9. Cashing checks
10. Christmas clubs
11. Exchange of currency
12. Letter of credit
13. Custodian of securities
14. Investment adviser
15. Executor of estates
16. Trustee under wills
17. Veteran's department
18. Collect money due on drafts, notes, rentals, contract for deed, etc.
19. Bank by mail
20. Night depository
21. Drive-in-banking
22. As many as 50 or 60 services

ACTIVITIES

1. Form a dummy corporation. Sell stock, issue stock certificates, hold a stockholders meeting, and elect a board of directors.

2. Make a list of the duties of the different bank officers and employees.

3. Make a list of qualifications for each job and the training required.

4. Games: Stockmarket Game; Life; Monopoly; Easy Money; Finance; and Stocks and Bonds.

5. Conducting a business meeting:
   1. Call to order
   2. Pledge to the flag
   3. Secretary's report
   4. Treasurer's report
   5. Committee reports
   6. Old business
   7. New business
   8. Election of officers
   9. Adjournment

6. Establish a bank. Hire officers (president, loan officer, teller, auditor, bookkeeper); have students deposit money in the bank; write deposit slips; and write checks to pay for milk, hot lunch, library fines, and Arrow books.

7. Take a field trip to a local bank. Study the bank organization, background of employees, different positions, training of employees, and the different departments.

8. Issue bank statements. Have students balance check books.

9. Problems working with accounts. Give the students blank forms (checks and deposit slips) and list transactions in an account. Have students fill out forms and compute balances.

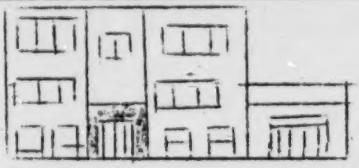
10. List services of an all-service bank.

11. Prepare a bulletin board showing job opportunities in banking.

12. Obtain a copy of a loan application. Have students fill out the application form.

13. Find out the services a credit bureau furnishes a bank.

PAR VALUE TEN CENTS PER SHARE

NO.____  ____ SHARES

GRANT SCHOOL BANK

This Certifies that _____ is the owner of _____ shares of common stock of the GRANT SCHOOL BANK.

IN WITNESS WHEREOF, the said Corporation has caused the certificates to be signed by its duly authorized officers and to be sealed with the Seal of the Corporation.

Bill Strahanan Secretary — Tim Williams President

The class has shown an interest in banking. As a result we are working on a unit in Banking. Mrs. Dickson of Career Development has arranged for us to visit the F & M Bank Tuesday, Feb. 8 at 1 p.m.

Mr. Paulson

_____ has my permission to go on the field trip to the F & M Bank with the class.

_____

(parent's signature)

Deposited With

GRANT SCHOOL BANK

For Account of

Date _____ 19 _____

Currency	
Coins	
Checks	
Duplicate	
TOTAL	

Deposited With

GRANT SCHOOL BANK

For Account of

Date _____ 19 _____

Currency	
Coins	
Checks	
Duplicate	
TOTAL	

Deposited With

GRANT SCHOOL BANK

For Account of

Date _____ 19 _____

Currency	
Coins	
Checks	
Duplicate	
TOTAL	

Deposited With

GRANT SCHOOL BANK

For Account of

_____ 19 _____

Currency	
Coins	
Checks	
Duplicate	
TOTAL	

No.___ Date___19___
To _____
For _____

Balance. . .		
Deposits . .		
Total. . . .		
This Check .		
New Balance.		

Watertown, South Dakota, _____ 19___ No.____

GRANT SCHOOL BANK OF WATERTOWN

Pay to the order of _____ $ _____

_____ Dollars

For _____ _____

No.___ Date___19___
To _____
For _____

Balance. . .		
Deposits . .		
Total. . . .		
This Check .		
New Balance.		

Watertown, South Dakota, _____ 19___ No.____

GRANT SCHOOL BANK OF WATERTOWN

Pay to the order of _____ $ _____

_____ Dollars

For _____ _____

No.___ Date___19___
To _____
For _____

Balance. . .		
Deposits . .		
Total. . . .		
This Check.		
New Balance.		

Watertown, South Dakota, _____ 19___ No. ____

GRANT SCHOOL BANK OF WATERTOWN

Pay to the order of _____ $ _____

_____ Dollars

For _____ _____

No.___ Date___19___
To _____
For _____

Balance. . .		
Deposits . .		
Total. . . .		
This Check .		
New Balance.		

Watertown, South Dakota, _____ 19___ No._____

GRANT SCHOOL BANK OF WATERTOWN

Pay to the order of _____ $ _____

_____ Dollars

For _____ _____

CAREER EDUCATION

INFORMATION GAINED ON A TYPICAL VISIT TO A WATERTOWN BANK (SHARED BY F & M BANK OFFICER, PAUL SIGELMAN)

Organization of a corporation (bank)

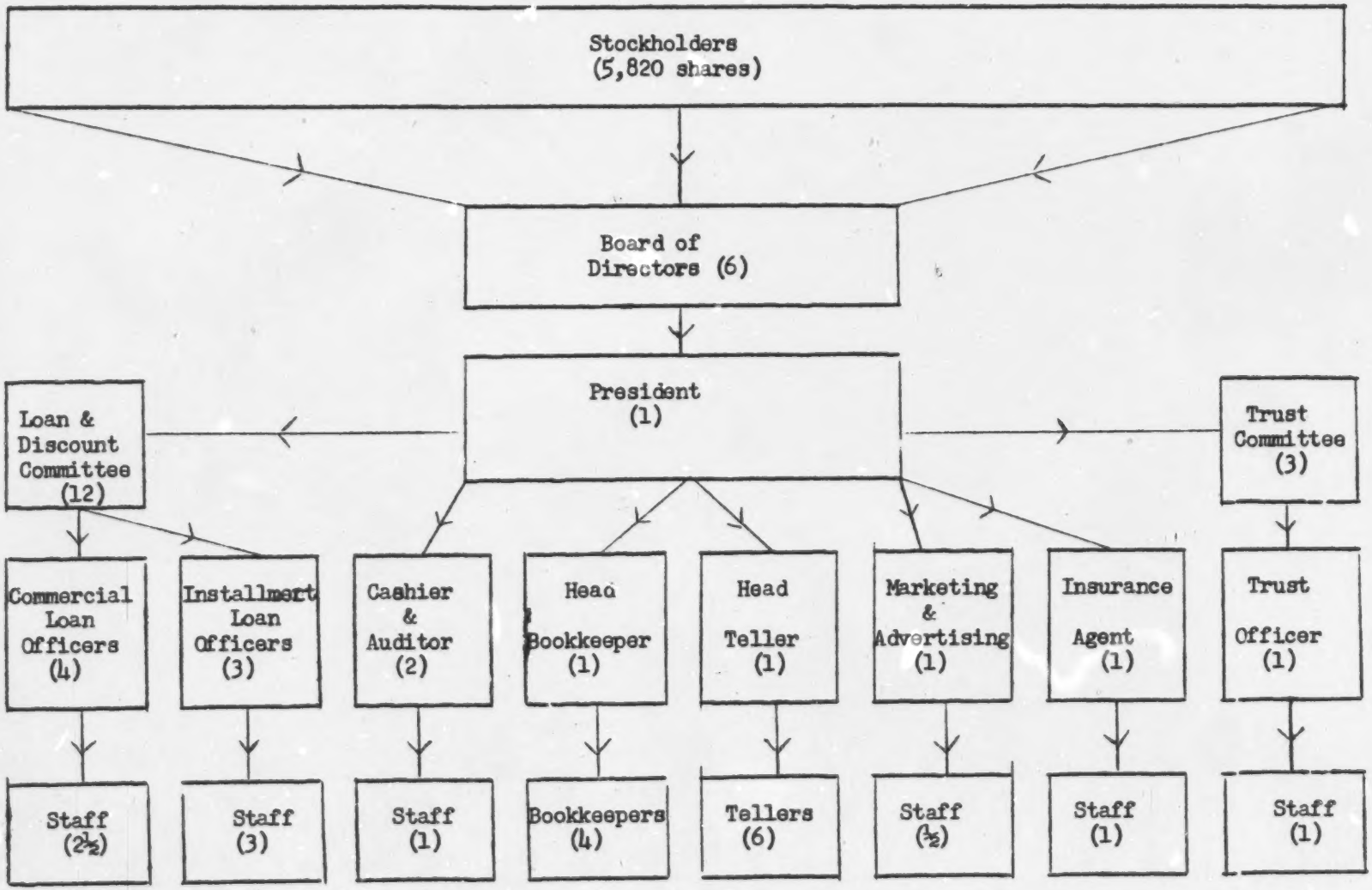
A. Stockholder - "a holder or owner of stock in a corporation"
   1. 5,820 shares in F & M
   2. Majority is 2,911
   3. Six board members elected by stockholders
   4. Liken to City Council, etc.

B. Organizational Chart
   1. President follows dictates of Board
   2. Explain workings of Loan & Discount Committee and Trust Committee
   3. People aren't squares on a sheet, they are actual people working here (35 in number)
   4. They are human beings doing an important job

C. Types of people working here
   1. All types
      a. farm backgrounds
      b. city backgrounds
      c. some married, some not
      d. some went to college, others have high school educations
      e. some like to make loans, others like to work with figures
      f. some like to work with the public, others like to work alone
   2. Preparation for working here
      a. High School - typing, bookkeeping, English, math, etc.
      b. Business College - refine most of the above
      c. College - economics, money and banking, etc.
      d. Industry school and seminars - further knowledge in given areas of banking (cite AIB, BPRMA, NABAC, Wisconsin School of Banking)
      e. Above all, desire to work!

D. The Business of Banking
   1. Wholesale - Retail type Operation
      a. buy money at wholesale and sell at retail, much like shoe store
   2. Personal loans
      a. reasons for personal loans can be many
         1. purchase auto
         2. purchase furniture or appliances
         3. Christmas shopping or back to school time
         4. any number of good reasons to borrow money
   3. Credit rating
      a. call credit bureau and get rating (play recording)
   4. "Remember, money borrowed must be paid back with interest. Interest is the price you pay for borrowing money."
   5. Commercial lending
      a. farmer and businessman often borrow for "working capital" to pay for goods and services until such time as the product is sold
         1. shoe store borrows $10,000.00 to buy shoes and pays the money back plus interest when the shoes are sold
         2. farmer borrows money in the spring to buy seed, fertilizer, etc. and pays back the money plus interest in the fall when the crop is harvested, or he buys calves, feeds them, sells them and pays back money plus interest
   6. Hand out Statement of Condition and explain

JOB FAMILY OF THE F & M BANK



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CONSERVATION OF WILD GAME AND FISH

Natural Resources & Environment Cluster

Intermediate Awareness: Economic

Piloted by: Astrid Murphy

Subjects: Science; Language Arts

REFERENCES:

Scott Foresman; Science Program 6
South Dakota Science Guide for Elementary Teachers
Tennyson; Teachers Role in Career Development
Laws, Lee; Elementary Guide for Career Development
Heath; A magazine of Language Arts 6 Writing Creatively about Nature
Magazines:
South Dakota Conservation Digest
Science News
Science World
National Wildlife
Sports Illustrated
Field and Stream
Boy's Life

INSTRUCTIONAL OBJECTIVES:

Given a unit on the conservation of wild game and fish, students will be able to tell how and why wild life should be protected.

INPUT:

Procedure:

Teachers will arrange that children will discuss hunting and fishing in our area and in all of South Dakota. The teacher will develop the following major points:

* South Dakota has an excellent supply of wild life which furnishes food and recreation for many who live within the state and for many from outside the state.

* Hunting and fishing are economically valuable to our state because they promote tourism.

* Hunting and fishing can be enjoyed by the young and old.

* Hunting and fishing are wonderful ways to spend leisure time.

* Many careers may be chosen which are directly or indirectly related to wild life. Watching and studying wild life helps us to appreciate all of nature. To maintain an ample supply of wild game in South Dakota, it must be conserved.

OUTPUT:

* Students may choose to discuss these questions in a class circle meeting.

  * How can our wild life be preserved?
  * Why should we try to preserve our wild life?
  * How can our fish be protected?
  * How does man unknowingly harm animal life?
  * Why do we need game laws?
  * What people protect our game and fish and what are their principal duties?

* Students in buzz sessions will compare game birds with non-game birds, and will, also, discuss predators.

* Field trip: visit a museum which has an excellent collection of mounted and catalogued specimen of wild animals, birds, and fish. Visit with the curator to learn of his work.

* Resource people:
  - Invite the game warden who collects all of the birds and mounts them.
  - Invite the local taxidermist, who is a lady.
  - Invite the Assistant County Agent, who teaches "Gun Safety" and is available for talks to school groups.
  - From a list of parent occupations, a group of students may select those persons who may have jobs related to conservation of game and fish. If there are some, pupils should arrange for them to serve in a resource capacity.

* In small groups, study selected topics from research culminating with a TV panel presentation. Invite in classes from all over the city and parents to share in the presentation. Have them prepare appropriate questions to ask panelists:

TOPICS

- Waterfowl game birds
- Land roving game birds
- Game animals
- Predators
- State game reserves
- Fish
- Game laws
- Guns for hunting
- Gun safety
- People who are involved in work related to individual topics

* Give a panel presentation after researching the various areas listed above.

* Write an original poem and bring in examples of poetry which will enhance the unit study.

* Industrial Arts: Build and arrange the stage for the TV panel.

* Write for information about wild game to the State Dept. of Game, Fish, and Parks, Pierre, South Dakota.

OUTPUT (continued)

* Write a true story about a hunting trip.

* Build and arrange a movable stage for the TV panel and for future presentations--Industrial Arts experience.

* Final art project planning for the presentation:

ON THAT DAY - Dress attractively for the panel show.

BEFORE THAT DAY - Make posters and free-hand drawings of birds, animals, and fish
- Make a frieze of common waterfowl or game birds or animals
- Make a poster to identify predators
- Make posters which encourage obedience to game laws
- Make posters for GUN SAFETY.
- Make a South Dakota map showing the location of the various kinds of game
- Make an enlargement of a game license
- Decide from whom it might be purchased
- Write a letter inquiring about its design
- Make an enlargement of a duck stamp

* Display all of these art projects at the time of the panel presentation.

* Invite in the radio station people for a live broadcast of the panel program.

* Assign students to videotape as a TV broadcast.

EVALUATION:

Outcome:

Students will demonstrate that they have knowledge of the various topics of the panelists, and of the duties of the workers whose work is associated with the topics by completing a multiple choice test with a minimum of 75% accuracy.

DAILY NEWSPAPER SERVICES

Communicative Arts Cluster

Intermediate — Awareness: Economic; Career

Subject: Language Arts

INSTRUCTIONAL OBJECTIVES:

Given a comprehensive examination of the newspaper, students will demonstrate their knowledge of the economic aspects of the paper by selling classified advertising, writing interesting copy, and conducting a promotion of paper sales.

INPUT:

Establish the number of people involved that help bring the daily newspaper into our home.

* What is the source of raw material on which it is printed?
* Who processes the raw wood?
* How does the paper reach the newspaper?
* How many different sections help make up the paper?
* Is the paper proof-read?
* Who prints the paper?
* Who sells the paper to the public?
* What is the cost ration per paper?
* Who delivers the paper?
* Why do you intermediate students make the best paperboys?

The paper serves as a medium of communication for the community.

* Why are ads placed in the paper?
* Do retail stores feel that the paper is the best means of communication?
* Are daily events disseminated to the public? What is the process, if this is true?

How do we prepare ourselves for the World of Work?

* What are our likes and dislikes?
* What skills do we possess?

For all of the services rendered and for providing a means of communication for the world as representative of happenings in the local community, the paper is supported by:

* Income from advertising
* Income from paper charges (10¢ or 15¢) to subscribers
* Income is used to support:
    - the continued maintenance of the newspaper's quality.
    - the line and staff wages and salaries of the workers.
    - the wages of all people supplying goods to the newspaper to help in its production.

INPUT (continued)

Procedure:

Every student should be included in the large group discussion, and in completion of application forms and personal interviews. Children's understanding of their own role identification in applying for newspaper employment should be evidenced on application forms for positions on the newspaper staff.

Assignments for positions of responsibility should be made by the Editor-in-Chief after small group conferences with the Publisher and Editor studying the applications and reference letters as criteria for staff positions.

OUTPUT:

All students will participate in at least one activity.

Class newspaper staff:

- Reporters
- Proofreaders
- Publisher
- Printers
- Advertising Manager
- Editor-in-Chief
- Business Manager
- Delivery People

* Students will make the paper interesting and appealing for its readers.

* Students should write constructive editorials.

* Students should ferret out the news, stressing human interest.

* Newspaper should be put on a paying basis, should be self-supporting, including the money paid employees. Salaries should be established.

* Advertising should be paid for as well as money should be received for selling the paper.

* If school policies preclude use of actual money, a facsimile should be distributed among students.

* Students should borrow money from a simulated bank to finance the newspaper and use some of their own simulated money to purchase an equity in it.

* They will hold stockholders meetings and conferences among major employees with the assistance of the instructor.

* Students will compute profit and loss.

EVALUATION:

Outcome:

Students will be able to tell that they have made a profit or loss after all expenses including employee salaries have been paid, and a percentage of the bank loan and stockholders dividends have been satisfied.

MANUFACTURING CURRENCY

Manufacturing Cluster

Intermediate Awareness: Economic

REFERENCES:

"How Money Is Made?", David C. Cooke, Dodd, Mead & Co., N.Y., 1962.

INSTRUCTIONAL OBJECTIVES:

Given instruction in money as a medium of exchange, five students who select to read, "How Money Is Made," will demonstrate to the group highlights of the information the book contains, so that other students will be able to tell that money is manufactured under government control.

INPUT:

Procedure:

The teacher will ask for five volunteer readers who will be able to study and make a thorough report on the book "How Money Is Made." The instructor will provide tag board for posters and demonstration materials and will assist the group in making a fine report. An effort should be made to cover the book in an interesting manner, and this should be stressed by the instructor from the outset.

OUTPUT:

* Five class members will read, plan, and execute a report on the book.
* All of the student members of the class should contribute to a True-False test made from information gained from the reading of the book.

EVALUATION:

Level of Performance:

Students will be able to complete a T-F test regarding content of the reports on "How Money Is Made," the group should achieve 80% accuracy if the student instruction is adequate.

SOME WORKERS PRODUCE GOODS, OTHERS PRODUCE SERVICES, OR BOTH

Construction Cluster

Intermediate Awareness: Economic, Career

Subjects: Social Studies; Language Arts

INSTRUCTIONAL OBJECTIVES:

Given the activity at a construction site, students will observe workers and building progress until the work is completed. Pupils will be able to demonstrate which employees produced goods and which produced services and which produced both goods and services.

INPUT:

All children should have a clear understanding of the differences between "goods" and "services" before this activity is initiated.

Procedure:

* Encourage the students to talk with the workers who are involved in the planning and construction of the building.
* What goods do these workers produce? Note on transparency as children tell.
* Focus class discussion on the cooperation effort of the many industries and companies that produce goods and services needed. Why is this needed?
* What specific examples of cooperative effort can the student find?
* What services do they produce?

OUTPUT:

* Students will participate in this activity by the use of tape recorders to interview workers and cameras to note progress and tasks performed.
* Students will prepare a large bulletin board of the development of the project with the use of the snapshots taken at the site.
* Picture examples of services produced should be brought to class by students.
* Students will show some of the tasks in simulation:
  - running electric wires in a model house
  - building a small brick foundation for a house

(ask resource person to show how this is done)

EVALUATION:

Outcomes:

* On a well-organized quiz to identify goods, services, or both, students should accomplish an average accuracy of 90%.

OCCUPATIONS PRINCIPALLY PRODUCE:

Workers' Job Title	Goods	Services	Goods & Services
Ex. Plumber		✓	

YOUR ECONOMIC CHOICES AFFECT MANY OTHERS!

What would happen if you and your friends all decided to stop buying chocolate candy bars?

Who would be glad?

Who would be worried?

Your Choice is important to ---

PRODUCERS ---

1. Chocolate bean growers
2. Sugar farmers
3. Dairy farmers
4. Lumbermen
5. Paper manufacturers (HOW?)
6. Printers (labels, etc.)

and

DISTRIBUTORS --

1. Transportation Workers
   a. railroad c. ship
   b. truck d. plane
2. Warehouse Workers
3. Storekeepers
4. Publishers and Advertisers (HOW?)

You ---- as a CONSUMER ---- affect many PRODUCERS and DISTRIBUTORS.

YOU MAKE CHOICES!

Shall I buy now or save my money for something bigger later on?
Shall I buy ice cream or a hot dog?
Shall I watch TV or go on a hike?

These are ECONOMIC CHOICES

YOU USE LEISURE TIME!

Use of time is an Economic Choice, too! Do you make wise DECISIONS?